

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN  
AND RELATED MOTIONS

Name of Debtor(s): Robert Arthur Meredith  
Lorraina Kay Meredith

Case No: 15-32164-KLP

This plan, dated April 30, 2015, is:

- ☒ the *first* Chapter 13 plan filed in this case.
- ☐ a modified Plan, which replaces the  
☒ confirmed or ☐ unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

**NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.**

**This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing. If no objections are timely filed, a confirmation hearing will NOT be held.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$214,287.00**  
Total Non-Priority Unsecured Debt: **\$17,201.88**  
Total Priority Debt: **\$24,256.08**  
Total Secured Debt: **\$158,011.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$920.00 Monthly for 60 months**. Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 55,200.00.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 4,750.00 balance due of the total fee of \$ 5,050.00 concurrently with or prior to the payments to remaining creditors.

**B. Claims under 11 U.S.C. §507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
County of Caroline	Taxes and certain other debts	1,102.45	Prorata 32 months
County of Frederick	Taxes and certain other debts	1.00	Prorata 31 months
Internal Revenue Service	Taxes and certain other debts	22,375.47	Prorata 32 months
Virginia Dept of Taxation	Taxes and certain other debts	777.16	Prorata 32 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

Creditor	Collateral	Purchase Date	Est Debt Bal.	Replacement Value
Heritage Point Association	1.1550 Acre Lot in Lancaster County, VA Parcel Number: 20E 1 170		2,000.00	13,500.00

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

Creditor	Collateral Description	Estimated Value	Estimated Total Claim
<b>-NONE-</b>			

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Heritage Point Association	1.1550 Acre Lot in Lancaster County, VA Parcel Number: 20E 1 170	10.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt &amp; Est. Term**</u>
Heritage Point Association	1.1550 Acre Lot in Lancaster County, VA Parcel Number: 20E 1 170	2,000.00	4.25%	59.27 36 months

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

**4. Unsecured Claims.**

**A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 100 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

**B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

**5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

- A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Chase	Primary Residence Location: 721 Welsh Drive, Ruther Glen VA 22546	1,210.68	1,600.00	0%	3 months	Prorata
Transportation Federal Credit	Boat - 2004 Sea Fox	415.00	0.00	0%	0 months	

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt&amp; Est. Term**</u>
-NONE-				

**6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

**7. Liens Which Debtor(s) Seek to Avoid.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
<b>-NONE-</b>			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>-NONE-</b>			

**8. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

**11. Other provisions of this plan:**

**I. Payment of Adequate Protection**

- All adequate protection payments set forth in Section 3.C are to be paid through the Trustee.
- The Debtor(s) shall pay regular post-petition contract payments to the creditors listed in Section 5.A., and such payments shall also constitute adequate protection payments to such creditors. Accordingly, the Trustee shall not pay adequate protection payments to creditors listed in Section 5.A.
- No adequate protection payments are to be paid to any creditors unless the Plan provides for the payment of adequate protection of such claim(s) through the Trustee in Section 3.C. or directly by the Debtor(s) in Section 5.A., or unless the Court orders otherwise.

**II. Direct Payments on Long-Term Debts to the Following Creditor(s):**

**Creditor: US Dept of Ed, AES/PHEAA**

Under 11 U.S.C. Section 1322(b)(5), since the last payment on the claim is due after the date on which the final payment under the plan is due, the debtor can maintain regular payments while in the plan.

**II. Notwithstanding the confirmation of this plan the debtor(s) reserve the right to challenge the allowance, validity, or enforceability of any claim in accordance with § 502(b) and to challenge the standing of any party to assert any such claim.**

**Signatures:**

**Dated:** April 30, 2015

/s/ Robert Arthur Meredith  
Robert Arthur Meredith  
Debtor

/s/ Laura T. Alridge VSB  
Laura T. Alridge VSB 42549  
Debtor's Attorney

/s/ Lorraina Kay Meredith  
Lorraina Kay Meredith  
Joint Debtor

**Exhibits:**      **Copy of Debtor(s)' Budget (Schedules I and J);  
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on April 30, 2015, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Laura T. Alridge VSB  
Laura T. Alridge VSB 42549  
Signature

P. O. Box 11588  
Richmond, VA 23230-1588  
Address

804-358-9900  
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

Fill in this information to identify your case:

Debtor 1 Robert Arthur Meredith

Debtor 2 Lorraina Kay Meredith  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 15-32164-KLP  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
<p>1. Fill in your employment information.</p> <p>If you have more than one job, attach a separate page with information about additional employers.</p> <p>Include part-time, seasonal, or self-employed work.</p> <p>Occupation may include student or homemaker, if it applies.</p>	<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
	<b>Occupation</b>	<u>Planner</u>	<u>Secretary</u>
	<b>Employer's name</b>	<u>US Dept of Transportation</u>	<u>US Dept. of Agriculture</u>
	<b>Employer's address</b>	<u>P.O. Box 272030</u> <u>Mail Stop D-2613</u> <u>Denver, CO 80227</u>	<u>Centralized Servicing Center</u> <u>PO Box 66879</u> <u>New Orleans, LA 70160</u>
	<b>How long employed there?</b>	<u>Since 06/01/2001</u>	<u>Since 06/01/2004</u>

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>9,302.80</u>	\$ <u>5,102.93</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>9,302.80</u>	\$ <u>5,102.93</u>

Debtor 1 **Robert Arthur Meredith**  
Debtor 2 **Lorraina Kay Meredith**

Case number (if known) **15-32164-KLP**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>9,302.80</b>	\$ <b>5,102.93</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>2,594.56</b>	\$ <b>980.53</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>74.43</b>	\$ <b>40.82</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>137.37</b>	\$ <b>222.06</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <b>FEGLI - Regular</b>	5h.+ \$ <b>37.38</b>	\$ <b>0.00</b>
<b>FEGLI - Optional</b>	\$ <b>151.80</b>	\$ <b>0.00</b>
<b>Savings Allotment</b>	\$ <b>650.00</b>	\$ <b>0.00</b>
<b>FEGLI 0 Coverage \$64,000</b>	\$ <b>0.00</b>	\$ <b>20.80</b>
<b>Opt FEGLI - AGE Bracket 7</b>	\$ <b>0.00</b>	\$ <b>391.52</b>
<b>FEHBA - ENROLL CODE 111</b>	\$ <b>0.00</b>	\$ <b>137.37</b>
<b>FEHBA</b>	\$ <b>0.00</b>	\$ <b>132.08</b>
<b>Chking/Savingsx6</b>	\$ <b>0.00</b>	\$ <b>86.67</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>3,645.54</b>	\$ <b>2,011.85</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>5,657.26</b>	\$ <b>3,091.08</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>2,100.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	\$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>2,100.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>7,757.26</b> + \$ <b>3,091.08</b>	= \$ <b>10,848.34</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:		
	11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>10,848.34</b>	<b>Combined monthly income</b>



Debtor 1 **Robert Arthur Meredith**  
Debtor 2 **Lorraina Kay Meredith**

Case number (if known) **15-32164-KLP**

13. Do you expect an increase or decrease within the year after you file this form?

☒

No.

☐

Yes. Explain:

Fill in this information to identify your case:

Debtor 1 Robert Arthur Meredith

Debtor 2 Lorraina Kay Meredith  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 15-32164-KLP  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,206.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 250.00

4d. Homeowner's association or condominium dues

4d. \$ 96.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Robert Arthur Meredith**  
Debtor 2 **Lorraina Kay Meredith**

Case number (if known) **15-32164-KLP**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<u>220.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>225.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>350.00</u>
6d. Other. Specify: <u>Propane</u>	6d. \$	<u>400.00</u>
<b>7. Food and housekeeping supplies</b>	7. \$	<u>963.00</u>
<b>8. Childcare and children's education costs</b>	8. \$	<u>0.00</u>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<u>380.00</u>
<b>10. Personal care products and services</b>	10. \$	<u>120.00</u>
<b>11. Medical and dental expenses</b>	11. \$	<u>400.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>500.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<u>480.00</u>
<b>14. Charitable contributions and religious donations</b>	14. \$	<u>240.00</u>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>300.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Personal Property</u>		
	16. \$	<u>50.00</u>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: <u>Boat payment</u>	17c. \$	<u>415.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>		
18. \$		<u>0.00</u>
<b>19. Other payments you make to support others who do not live with you.</b>		
19. \$		<u>0.00</u>
Specify: _____		
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>6.67</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>26.25</u>
<b>21. Other:</b> Specify: <u>Miscellaneous Expense</u>		
	21. +\$	<u>1,200.00</u>
<b>SSI Income</b>	+\$	<u>2,100.00</u>
<b>22. Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.		
	22. \$	<u>9,927.92</u>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>10,848.34</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>9,927.92</u>
<b>23c. Subtract your monthly expenses from your monthly income.</b> The result is your <i>monthly net income</i> .		
	23c. \$	<u>920.42</u>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: _____		

Office of the US Trustee  
701 E. Broad Street  
Room 4304  
Richmond, VA 23219

Advanced Technologies in Home  
4116 Fitzhugh Avenue  
Richmond, VA 23230

AES/PHEAA  
1200 North 7th Street  
Harrisburg, PA 17102

American Education Services  
P.O. Box 2461  
Harrisburg, PA 17105

American General Finance  
121 Junction Drive  
PO Box 764  
Ashland, VA 23005-2200

American General Finance  
Attn: Bankruptcy  
P.O. Box 3121  
Evansville, IN 47731

Applied Card Bank  
Re: Bankruptcy  
P.O. Box 17120  
Wilmington, DE 19886-7120

Bank of America  
Attn: Bankruptcy Dept.  
P.O. Box 1390  
Norfolk, VA 23501

Bank of Marin  
PO Box 2039  
Novato, CA 94948

Blair Corp  
307 Liberty St  
Warren, PA 16366

Bon Secours Richmond Health Sy  
P.O. Box 28538  
Henrico, VA 23228

Capital One  
Attn: Bankruptcy  
PO Box 85167  
Richmond, VA 23285-5167

Central Credit Audit  
100 N 3rd St  
Sunbury, PA 17801

Chase  
Attn: Bankruptcy Dept  
201 N. Walnut Street  
Wilmington, DE 19801

County of Caroline  
Attn: Elizabeth B Curran  
P.O. Box 431  
Bowling Green, VA 22427

County of Frederick  
Treasure of Frederick  
P.O.Box 220  
Winchester, VA 22604

Credit Control  
P.O. Box 488  
Hazelwood, MO 63042-0488

Credit One  
PO BOX 625  
Metairie, LA 70004

Discover  
Attn: Bankruptcy Dept  
P.O. Box 8003  
Hilliard, OH 43026-9900

East Bay Funding, LLC  
c/o Resurgent Capital Services  
PO Box 288  
Greenville, SC 29603

Eastern Radiologists Inc.  
2101 W. Arlington Blvd.  
Suite 210  
Greenville, NC 27834-5758

ECMC  
PO Box 16408  
Saint Paul, MN 55116-0408

Fair Collections & Outsourcing  
6931 Arlington Road Ste 400  
Re: Pennsylvania St  
Bethesda, MD 20814-5231

FCNB Processing Center  
RE: Bankruptcy  
9300 Gemini Drive  
Beaverton, OR 97078

G W University Hospital  
P.O. Box 31001-0827  
Pasadena, CA 91110-0827

GEMB/KIRK  
PO Box 981400  
El Paso, TX 79998

Glasser & Glasser  
PO Box 3400  
Norfolk, VA 23514

Hearing Clinics of Va  
Re: Bankruptcy  
204 N. Hamilton St, Ste 3  
Richmond, VA 23221

Henrico Doctor's Hosp.  
Attn: Bankruptcy Dept  
PO BOX 31171  
Tampa, FL 33631

Heritage Excavating, LLC  
11903 Bowman Drive #101  
Fredericksburg, VA 22408

Heritage Point Association  
PO Box 208  
Mollusk, VA 22517

Household Bank  
Attn: Bankruptcy Dept.  
PO Box 60102  
City Of Industry, CA 91716-0102

HSBC Bank  
PO Box 5253  
Carol Stream, IL 60197

HSBC NV  
Re: Bankruptcy  
1441 Schilling Place  
Salinas, CA 93901

Internal Revenue Service  
400 N Eighth St Rm 898  
P.O. Box 10025  
Richmond, VA 23240

LVNV Funding LLC  
c/o Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Mary Washington Home Health  
5012 Southpoint Parkway  
Fredericksburg, VA 22407

Mary Washington Hospital  
12000 Kennedy Lane  
Suite 100  
Fredericksburg, VA 22407

MCV Hospitals  
Attn: Bankruptcy Dept  
P.O. Box 980462  
Richmond, VA 23298-0462

MCV Physicians  
Re: Bankruptcy  
PO Box 758721  
Baltimore, MD 21275

Medical Faculty Associates  
P.O. Box 48458  
Oak Park, MI 48237

Midland Cred  
8875 Aero Dr Suite 200  
San Diego, CA 92123

N American Cable  
Po Box 827  
Edgemont, PA 19028

Pellettier & Associates  
RE: St Mary's  
991 Oak Creek Dr  
Lombard, IL 60148-6408

Portfolio Acquisitions  
2425 Commerce Ave Ste 10  
Re: Direct Marketing  
Duluth, GA 30096

Powell, Rogers & Speaks  
Re: Stop Shop  
PO Box 61107  
Harrisburg, PA 17106-1107

Receivables Management  
Re: Patient First  
7206 Hull Street Rd, Ste 211  
Richmond, VA 23235

Resurgent Capital Services  
PO Box 1927  
Greenville, SC 29602

Spotsylvania Reg Med Ctr  
PO Box 13620  
Richmond, VA 23225

Spotsylvania Regional Med Ctr  
PO Box 99400  
Louisville, KY 40269

St. Mary's Hospital  
Attn: Bankruptcy Dept  
P.O. Box 100767  
Atlanta, GA 30384-0767

The GW University Hospital  
P.O. Box 31001-0827  
Pasadena, CA 91110-0827

Transportation Federal Credit  
PO Box 70440  
Washington, DC 20024

Transworld Systems Inc.  
Re: Hearing Clinics of VA  
4560 South Blvd., Suite 100  
Virginia Beach, VA 23452

United Consumers, Inc.  
Re: Alexandria Inova Hospital  
P.O. Box 4466  
Woodbridge, VA 22194

US Department of Education  
Direct Loan Servicing Center  
PO Box 5609  
Greenville, TX 75403-5609

US Department of Education  
Direct Loan Servicing Center  
PO Box 105028  
Atlanta, GA 30348-5028

Virginia Dept of Taxation  
P.O. Box 2156  
Richmond, VA 23218

Wakefield & Associates  
3091 S. Jamaica Ct., Ste 200  
Aurora, CO 80014-2639

Washington Mutual /Countrywide  
Attn: Bankruptcy Dept  
P.O. Box 660694  
Dallas, TX 75266-0694

West Asset Management  
Re: Sky Ridge Medical Center  
PO Box 1420  
Sherman, TX 75091-1420

West Asset Management  
Re: Henrico Doctors Hospital  
PO Box 1420  
Sherman, TX 75091-1420

William Meredith  
721 Welsh Drive  
Ruther Glen, VA 22546